

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-30161-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Alan Minor
11603 Hardwood Dr
Midlothian, VA 23114

Renee Scott Minor
11603 Hardwood Dr
Midlothian, VA 23114

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-6901

Joint Debtor: xxx-xx-9334

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Thomas Alan Minor and Renee Scott Minor are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 10, 2010

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service

Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 10-30161

User: baumgartn
Form ID: B18

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jun 10, 2010

The following entities were noticed by first class mail on Jun 12, 2010.

db/jdb +Thomas Alan Minor, Renee Scott Minor, 11603 Hardwood Dr, Midlothian, VA 23114-5116
9414762 +Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
9414768 +Chippenham & Johnston Hosp, Attn: Bankruptcy Dept, PO 13620, Richmond, VA 23225-8620
9414769 +Citgo Oil / Citibank, Attn: Centralized Bankruptcy, Po Box 20507,
Kansas City, MO 64195-0507
9414770 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
9414772 CitiFinancial, 10805 Midlothian Turnpike, Richmond, VA 23235-4705
9414771 +Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202-2120
9414773 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
Simi Valley, CA 93062-5170
9414774 +Exxmbcliti, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
9414777 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
9414779 +Glasser and Glasser, PLC, P.O.Box 3400, Norfolk, VA 23514-3400
9414780 +Hilco Rec, 5 Revere Dr Ste 510, Northbrook, IL 60062-8007
9414784 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
9414787 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100,
Norfolk, VA 23502-0000)
9414788 +Shell Oil / Citibank, Attn: Centralized Bankruptcy, Po Box 20507,
Kansas City, MO 64195-0507
9414792 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: Wfs Financial, Po Box 19657, Irvine, CA 92623-0000)
9414790 +Wachovia Mortgage, Fsb, 3480 Stateview Blv, Fort Mill, SC 29715-7203

The following entities were noticed by electronic transmission on Jun 10, 2010.

tr EDI: QBHMATSON.COM Jun 10 2010 20:08:00 Bruce H. Matson,
LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower, 951 East Byrd Street,
P.O. Box 2499, Richmond, VA 23218-2499
9414763 +EDI: BANKAMER2.COM Jun 10 2010 20:08:00 Bank of America Mtge, PO Box 35140,
Louisville, KY 40232-5140
9414764 +EDI: CAPITALONE.COM Jun 10 2010 20:08:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091-5155
9414765 EDI: CAPITALONE.COM Jun 10 2010 20:08:00 Capital One Bank, PO Box 85168,
Richmond, VA 23285-5168
9414766 +EDI: CHASE.COM Jun 10 2010 20:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
9414767 +EDI: CHASE.COM Jun 10 2010 20:08:00 Chase- Bp, 225 Chastain Meadows Court,
Kennesaw, GA 30144-5841
9414770 +EDI: CITICORP.COM Jun 10 2010 20:08:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
9414771 +EDI: CITICORP.COM Jun 10 2010 20:08:00 Citifinancial, 300 Saint Paul Place,
Baltimore, MD 21202-2120
9414776 EDI: FORD.COM Jun 10 2010 20:08:00 Ford Motor Credit Corporation,
National Bankruptcy Center, Po Box 537901, Livonia, MI 48153-0000
9414775 +EDI: BANKAMER.COM Jun 10 2010 20:08:00 Fia Csna, Po Box 26012, Nc4-105-02-77,
Greensboro, NC 27420-6012
9414778 +EDI: MERRICKBANK.COM Jun 10 2010 20:08:00 Geico Card/merrick Ban, Pob 9201,
Old Bethpage, NY 11804-9001
9414781 +EDI: HFC.COM Jun 10 2010 20:08:00 Household Finance Corp., 7362 Bell Creek Road,
Mechanicsville, VA 23111-3545
9414782 +EDI: HFC.COM Jun 10 2010 20:08:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,
Carol Stream, IL 60197-5253
9414783 +EDI: HFC.COM Jun 10 2010 20:08:00 Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy,
Po Box 5263, Carol Stream, IL 60197-5263
9414785 +Fax: 205-297-6863 Jun 11 2010 01:55:02 Laredo National Bank, P.O. Box 59,
Laredo, TX 78042-0059
9414786 +EDI: MID8.COM Jun 10 2010 20:08:00 Midland Credit Mgmt, 8875 Aero Dr,
San Diego, CA 92123-2251
9414789 EDI: FUNB.COM Jun 10 2010 20:08:00 Wachovia Bank Na/ftu, Po Box 3117,
Winston Salem, NC 27102-0000
9414791 +EDI: CHASE.COM Jun 10 2010 20:08:00 Washington Mutual, P.O. Box 15298,
Wilmington, DE 19850-5298

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7
Case: 10-30161

User: baumgartn
Form ID: B18

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jun 10, 2010

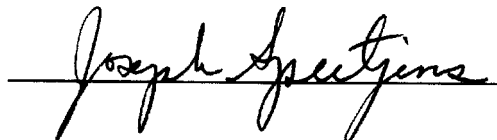
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.